

## 2025 PERSONAL LINES CHANGES – MANITOBA & SASKATCHEWAN - EFFECTIVE FEBRUARY 1, 2025

### NEW COVERAGE - HACKBUSTERS

- **NEW!** All Milnco personal lines policy holders now get access to 24/7 breach response services with BOXX Insurance.
- If your client suspects they are being scammed online or targeted by digital scammers, they can call or email to get immediate access to cybersecurity experts who will help.
- Automatically applied to all new and renewal business, annual premium \$8.00, commission 15%.

### WORDING CLARIFICATION

- Principal and Seasonal Homeowner's Bronze Policy (Form 5163M)
  - Settlement is Actual Cash Value, Replacement Cost is not available
- Tenants Bronze Policy (Form 5165M)
  - Settlement is Actual Cash Value, Replacement Cost is not available
- Television And Antenna Coverage (Form 4016M)
  - Endorsement is archived as coverage for TV antenna or satellite dishes owned by the insured is included under detached structures
  - Any existing policy which had this endorsement applied, will have coverage removed on renewal.

### INFLATION

- We continue to apply **8% overall insured value increase**. Please provide an updated evaluator to ensure your client's valuations are accurately reflected.

### RATING CHANGES

- Winnipeg risks **3% base premium reduction**
- Risks outside of Winnipeg, excluding Northern MB **2% base premium increase**
- Risks domiciled in Northern MB **12% base premium increase** (due to continued poor claims performance)
- Saskatchewan risks **2% base premium increase**

### UNDERWRITING MANUAL CHANGES

- Risks You Must Refer Prior To Binding Section
  - Pets amended read as "Risk with exotic pets or animals excluded under provincial by-laws"
  - Professional Use Scheduled cameras and photographic equipment or scheduled musical instruments
    - Moved to Risks the Company Does Not Write section
  - Watercraft & Yachts
    - Increased length to 26 ft for referrals
    - Added "risks with speed capacity over 50 mph"
    - Amended to 255HP for the maximum HP allowed
- Heating Guidelines Section
  - Auxiliary Heat – Unacceptable Systems
    - Corn or wood pellet stove removed
    - Space Heaters amended to read "Space heaters fueled by kerosene or diesel"
- Definitions
  - Freehold Townhome amended to read as "One of three or more dwellings built side-by-side with a minimum of one common wall. In addition to owning the structure and land, the insured controls their own expenses, and are responsible for all maintenance. Homeowner's policy applies".
  - Townhome amended to read as "One of three or more dwellings-built side-by-side with a minimum of one common wall."
- Condominium Section
  - Bare Land Condominium Loss Assessment Endorsement moved to Homeowners Coverage section
  - Life Lease Extension Endorsement moved to Tenants section
    - Not available for condominiums or seasonal condominiums
- Dwelling Updates – Roof
  - Age of roof increased to 30 years. If roof older than 30 years, roof restriction endorsement will be added.
  - Seasonal Coverage section – If roof older than 30 years, roof restriction endorsement will be added.
- Homeowners, Tenants & Seasonal Homeowners Coverage Comparison Summary's
  - C – Personal Belongings (Bronze Form – Settlement) corrected to reflect Replacement Cost is "Not Available"
- Watercraft
  - Horsepower To Length Ratio amended to max 255 HP
  - Ineligible Boats and/or Vessels moved to The Risks the Company Does Not Write section